

Glenn Stearns, Chapter 13 Trustee
801 Warrenville Road, Suite 650
Lisle, IL 60532-4350
Ph: (630) 981-3888 Fax: (630) 981-3896

In re:

JAMES GORDON NOVAK
MELANIE VICTORIA NOVAK

OCWEN LOAN SERVICING LLC
3451 HAMMOND AVE
ATTN BKCY PAYMENT PROCESSING
WATERLOO, IA 50702

Case No. 08-28188
Account No. 3771
JAMES GORDON NOVAK
MELANIE VICTORIA NOVAK
16134 MICHIGAN ST
CREST HILL, IL 60403

GERACI LAW LLC
55 E MONROE #3400
CHICAGO, IL 60603

NOTICE OF PAYMENT OF FINAL MORTGAGE CURE UNDER RULE 3002.1 (f)

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Glenn B. Stearns, files this Notice of Final Cure Payment. The amount required to cure the default in the claim has been paid in full.

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the debtor(s), debtor(s) Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating:

- 1) Whether it agrees that the debtor(s) have paid in full the amount required to cure the default on the claim;
and
- 2) Whether the debtor(s) are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

The undersigned certifies that this notice was sent to the above named parties on November 15, 2013 .

/S/ Ryan Faye

For: Glenn Stearns, Chapter 13 Trustee, Standing Trust